

Three-Bureau PreQual

Soft Inquiry Credit Pre-Qualification Solution

The Three-Bureau PreQual from CoreLogic® Credco® is an ideal way to provide credit pre-qualification services to your clients through a soft-inquiry credit pull with a FICO score.

Leveraging single-source access to all three national credit bureaus, you can now easily perform an initial, non-decisionable credit check without negatively impacting a consumer's credit score.

Once you obtain permissible purpose consent from your clients, the Three-Bureau PreQual helps consumers better understand their credit standing and the loan options for which they may qualify.

Similar Format, Additional Uses

The Three-Bureau PreQual uses the same format as our industry-leading Instant Merge report, making it easy to understand. The report also includes a FICO score, so your clients can see the actual score that loan providers use when they make a lending decision.

	PreQual Credit Report	Standard Credit Report
Access to 1, 2, or all 3 Credit Bureaus	✔	✔
Generates a FICO Credit Score	✔	✔
Soft Pull – does not negatively impact a consumer's credit score	✔	
Hard Pull – can negatively impact a consumer's credit score		✔
A Decisionable credit report– requires an adverse action letter		✔
Required for a loan application		✔
Ideal for Pre-Qualifying a Consumer	✔	

For more information on the Three-Bureau PreQual, contact a CoreLogic Credco Specialist at 800.539.7659 or via email at autosales.crd@corelogic.com.

CREDIT
SOLUTIONS

PRODUCT HIGHLIGHTS

- ▶ Single-source access to all three national credit bureaus, Experian®, TransUnion and Equifax®
- ▶ Simple, convenient and cost-effective way to perform an initial, non-decisionable credit check
- ▶ Soft inquiry report DOES NOT have a negative impact on credit score
- ▶ FICO Score included
- ▶ Detailed demographic information, current and historical tradeline details, and public records and inquiries
- ▶ Available for all industries

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